10 + Template Search

Access DB# 109472

SEARCH REQUEST FORM

g 06f 017 Scientific and Technical Information Center

Requester's Full Name: Jeffrey Pwu   Examiner #: 74565   Date: 12/2/03

Art Unit: 3628   Phone Number 30 8-7835   Serial Number: 09/522,481

Mail Box and Bldg/Room Location: PK5- 7D34 Results Format Preferred (circle) (PAPER) DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: System and Method for Secured loan processing

Inventors (please provide full names): Edward J. Pinto

Earliest Priority Filing Date: 3/10/2000

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Please search claims (1) (9), & (13)

Please pay particular attention to "collateral identity"

Thanks

Please Rush (within 6 working days) if possible

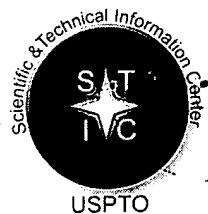***

STAFF USE ONLY	Type of Search	Vendors and cost where applicable
Searcher:	NA Sequence (#):	STN
Searcher Phone #: 306-596.7	AA Sequence (#)	Dialog
Searcher Location: F IC 3600	Structure (#)	Questel/Orbit
Date Searcher Picked Up: 12/2/03	Bibliographic	Dr. Link
Date Completed: 12/3/03	Litigation	Lexis/Nexis
Searcher Prep & Review Time:	Fulltext	Sequence Systems
Clerical Prep Time:	Patent Family	WWW/Internet
Online Time:	Other	Other (specify)

PTO-1590 (1-2000)

STIC Search Report
EIC 3600

USPTO

STIC Database Tracking Number: 109472

TO: Jeffrey Pwu
Location: Pk. 5, 7D34
Art Unit: 3628
Wednesday, December 03, 2003

Case Serial Number: 09/522481

From: Caryn Wesner-Early
Location: EIC 3600
PK5-Suite 804
Phone: 306-5967

caryn.wesner@uspto.gov

Search Notes

If a modification or re-focus of this search is needed, please let me know.

Caryn S. Wesner-Early, MSLS
Technical Information Specialist
EIC 3600, US Patent & Trademark Office
Phone: (703) 306-5967
Fax: (703) 306-5758
caryn.wesner@uspto.gov

sira
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Resources Administration

STIC Search Results
Feedback Form

USPTO

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher or contact*:

Karen Lehman, EIC 3600 Team Leader
306-5783, PK5- Suite 804

Voluntary Results Feedback Form

> *I am an examiner in Workgroup:* [   ]   *Example: 3620 (optional)*

> *Relevant prior art found, search results used as follows:*

     ☐ 102 rejection

     ☐ 103 rejection

     ☐ Cited as being of interest.

     ☐ Helped examiner better understand the invention.

     ☐ Helped examiner better understand the state of the art in their technology.

     Types of relevant prior art found:

         ☐ Foreign Patent(s)

         ☐ Non-Patent Literature
            (journal articles, conference proceedings, new product announcements etc.)

> *Relevant prior art not found:*

     ☐ Results verified the lack of relevant prior art (helped determine patentability).

     ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 PK5 Suite 804

sira
Search and Information
Resources Administration

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?show files;ds
File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)
       (c) 2003 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2003/Nov W04
       (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031127,UT=20031120
       (c) 2003 WIPO/Univentio
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200376
       (c) 2003  Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
       (c) 2002 INPI.  All rts. reserv.
File 120:U.S. Copyrights 1978-2003/Dec 02
       (c) format only 2003 The Dialog Corp.
File 426:LCMARC-Books 1968-2003/Nov W4
       (c) format only 2003 Dialog Corporation
File 430:British Books in Print 2003/Nov W3
       (c) 2003 J. Whitaker & Sons Ltd.
File 483:Newspaper Abs Daily 1986-2003/Dec 01
       (c) 2003 ProQuest Info&Learning
File   2:INSPEC 1969-2003/Nov W4
       (c) 2003 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2003/Oct
       (c) 2003 ProQuest Info&Learning
File  65:Inside Conferences 1993-2003/Nov W5
       (c) 2003 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2003/Oct
       (c) 2003 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
       (c) 2003, EBSCO Pub.
File 474:New York Times Abs 1969-2003/Dec 01
       (c) 2003 The New York Times
File 475:Wall Street Journal Abs 1973-2003/Dec 01
       (c) 2003 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
       (c) 2002 The Gale Group
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct
       (c)2003 Info.Sources Inc
File 139:EconLit 1969-2003/Nov
       (c) 2003 American Economic Association
File   9:Business & Industry(R) Jul/1994-2003/Dec 01
       (c) 2003 Resp. DB Svcs.
File  15:ABI/Inform(R) 1971-2003/Dec 02
       (c) 2003 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2003/Dec 01
       (c) 2003 The Gale Group
File  20:Dialog Global Reporter 1997-2003/Dec 02
       (c) 2003 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2003/Dec 01
       (c)2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
       (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Dec 01
       (c) 2003 The Gale Group
File 476:Financial Times Fulltext 1982-2003/Dec 02
       (c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Dec 02
       (c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Dec 02
       (c) 2003 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 01
       (c) 2003 The Gale Group
File 624:McGraw-Hill Publications 1985-2003/Dec 01
       (c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2003/Dec 01
       (c) 2003 San Jose Mercury News
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File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 01
        (c) 2003 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc
File  13:BAMP 2003/Nov W4
        (c) 2003 Resp. DB Svcs.
File  75:TGG Management Contents(R) 86-2003/Nov W3
        (c) 2003 The Gale Group
File 267:Finance & Banking Newsletters 2003/Dec 01
        (c) 2003 The Dialog Corp.
File 268:Banking Info Source 1981-2003/Nov W4
        (c) 2003 ProQuest Info&Learning
File 625:American Banker Publications 1981-2003/Dec 02
        (c) 2003 American Banker
File 626:Bond Buyer Full Text 1981-2003/Dec 02
        (c) 2003 Bond Buyer

Set     Items    Description
S1         1     AU='PINTO E C J'
S2         1     AU='PINTO E J D C'
S3         0     AU='PINTO EDWARD'
S4        35     AU='PINTO, E':AU='PINTO, E.'
S5         3     AU='PINTO, EDWARD J., 1949-'
S6         1     AU='PINTO, EDUARDO JOSE'
S7        41     S1 OR S2 OR S3 OR S4 OR S5 OR S6
S8         2     S7 FROM 347,348,349,350,371
S9        39     S7 NOT S8
S10  7628312     LOAN? ? OR LEND??? OR BORROW??? OR CREDIT OR MORTGAGE? ?
S11        0     S9 AND S10
S12  5493491     BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUI-
                 TY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY???
                 OR IDENTIFICATION)
S13        0     S9 AND S12
```

8/AZ,TI/1   (Item 1 from file: 350)

013760651
  Clutch pedal actuating force reducing system for e.g. automobile, has
  actuating arm pivoted around pivot pin fixed to vehicle body to actuate
  pivot pin and press plunger rod

8/AZ,TI/2   (Item 2 from file: 350)

008971471
  Ceramic-tipped milling tool of high quality - consisting of ceramic tip
  joined to resilient tool body e.g. of tungsten carbide, by brazing

```
?show files;ds
File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)
        (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200376
        (c) 2003  Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI.  All rts. reserv.


Set     Items   Description
S1    6816243   PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR ADMINI-
                STER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ? OR CO-
                NTROLL?
S2     795310   BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUI-
                TY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY???
                OR IDENTIFICATION)
S3      26168   LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S4        332   MORTGAGE? ?
S5     190276   DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR
                (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE?
                ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELA-
                TED)(2W)(FILES OR INFORMATION OR DATA) OR RDBMS OR DBMS
S6     500755   CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGR-
                OUND OR INFORMATION OR INFO) OR UNDERWRITING()CRITERIA OR (FI-
                CO OR (FAIR()ISAAC()CREDIT))()SCORE OR BORROWING·()POWER OR SO-
                LVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S7        445   S4 OR (S2(5N)S3)
S8        122   S1(10N)S7
S9          1   S8(S)S5(S)S6
S10       516   S4 OR (S2(10N)S3)
S11       194   S1(S)S10
S12         3   S5 AND S6 AND S11
S13         6   S5 AND S6 AND S10
S14        67   S10(S)(S5 OR S6)
S15    251083   IC=G06F-017?
S16        53   S14 AND S15
S17        41   S10(10N)(S5 OR S6)
S18        32   S15 AND S17
S19        36   S9 OR S12 OR S13 OR S18
S20        36   IDPAT (sorted in duplicate/non-duplicate order)
S21        36   IDPAT (primary/non-duplicate records only)
```

21/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015726944   **Image available**
WPI Acc No: 2003-789144/200375
Related WPI Acc No: 2002-558437
XRPX Acc No: N03-632245
  **Automated mortgage fraud detection system for residential property,
  compares received *mortgage* loan application queries with property and
  sales data stored in *database***
Patent Assignee: COLE J A (COLE-I)
Inventor: COLE J A
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
CA 2332255	A1	20020724	CA 2332255	A	20010124	200375	B

Priority Applications (No Type Date): CA 2332255 A 20010124
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
CA 2332255	A1 E 23	G06F-017/60	

  Automated mortgage fraud detection system for residential property,
  compares received *mortgage* loan application queries with property and
  sales data stored in *database*
International Patent Class (Main): *G06F-017/60*

21/3,K/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015571694   **Image available**
WPI Acc No: 2003-633851/200360
  System and method for mortgage loan of vehicle using internet
Patent Assignee: SHIN D J (SHIN-I)
Inventor: SHIN D J
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
KR 2003040715	A	20030523	KR 200171132	A	20011115	200360	B

Priority Applications (No Type Date): KR 200171132 A 20011115
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
KR 2003040715	A 1	G06F-017/60	

Abstract (Basic):
...   at low interest by receiving vehicle information and traffic
   accident history information from an insurance *database* in a vehicle
   mortgage loan, recognizing a price of a vehicle and repaying a
   principal and interest in the...
International Patent Class (Main): *G06F-017/60*

21/3,K/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015489979   **Image available**
WPI Acc No: 2003-552126/200352
  System for internet financial loan service using individual pension goods
Patent Assignee: SOL D K (SOLD-I)
Inventor: SOL D K

Number of Countries: 001   Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2003029606 A   20030414   KR 200320283   A   20030331 200352   B

Priority Applications (No Type Date): KR 200320283 A 20030331
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2003029606 A   1 G06F-017/60

Abstract (Basic):
...   individual pension as the financial loan organization or
    establishing the financial loan organization as a *mortgager* of the
    individual pension.
...   A server(30) includes a *database* part(30-2) storing the
    individual pension *credit* *information* of a user(10), the individual
    pension goods information of the user(10) and the individual pension
    mortgage loan information, and a system *control* program(30-1)
    managing and *controlling* the *database* part(30-2) and making the
    financial loan possible on the Internet(20) by using the individual
    pension goods. The *database* part(30-3) includes a member *database*
    (30-2a), a member *credit* *information* *database*(30-2b) and a member
    individual pension *credit* *information* *database*(30-2c). The system
    control program(30-1) includes a member certification module(30-1a),
    a *credit* *information* inquiry module(30-1b), an individual pension
    goods subscription recommending module(30-1c), an individual pension
    mortgage loan application transmitting module(30-1d) and a financial
    loan approving module(30-1e...

21/3,K/13   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014737733   **Image available**
WPI Acc No: 2002-558437/200260
Related WPI Acc No: 2003-789144
XRPX Acc No: N02-442056
  **Automated mortgage fraud prevention method for property market, involves
  analyzing *mortgage* application information and prestored data in
  database to detect abnormal situation that results in fraud**
Patent Assignee: REAVS INFORMATION TECHNOLOGIES LTD (REAV-N); COLE J A
  (COLE-I)
Inventor: COLE J A
Number of Countries: 002   Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
CA 2366991   A1   20020504   CA 2366991   A   20020124 200260   B
US 20020133371 A1   20020919   US 200256391   A   20020124 200264

Priority Applications (No Type Date): CA 2332255 A 20010124
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
CA 2366991   A1 E 34 G06F-017/60
US 20020133371 A1   G06F-017/60
  **Automated mortgage fraud prevention method for property market, involves
  analyzing *mortgage* application information and prestored data in
  database to detect abnormal situation that results in fraud**

Abstract (Basic):
...   computer. Mortgage application information provided to the
    computer, is analyzed with the data in the *database*, to detect
    abnormal situation which constitutes *mortgage* fraud scheme. When
    abnormal situation is detected, necessary measures are taken to prevent
    occurrence of...

International Patent Class (Main): *G06F-017/60*

21/3,K/18   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014436983   **Image available**
WPI Acc No: 2002-257686/200230
XRPX Acc No: N02-199477
   **System for collecting and distributing *credit* *information* has
   repository management computer for residential housing credit payment
   data**
Patent Assignee: GOLDSTEIN-NATHANS M A (GOLD-I); NATHANS M G (NATH-I)
Inventor: GOLDSTEIN-NATHANS M A; NATHANS M G
Number of Countries: 096 ·Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200215100	A1	20020221	WO 2001US41673	A	20010813	200230	B
US 20020026411	A1	20020228	US 2000224349	P	20000811	200230	
			US 2001924971	A	20010809		
AU 200187166	A	20020225	AU 200187166	A	20010813	200245	

Priority Applications (No Type Date): US 2000224349 P 20000811; US
   2001924971 A 20010809
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200215100	A1	E	24	G06F-017/60	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

| US 20020026411 | A1 | | | G06F-017/60 | Provisional application US 2000224349 |
| AU 200187166 | A | | | G06F-017/60 | Based on patent WO 200215100 |

   **System for collecting and distributing *credit* *information* has
   repository management computer for residential housing credit payment
   data**

Abstract (Basic):
...   System comprises a repository *database* storing *credit*
   information related to residential housing credit payments made by
   consumers, and a repository management computer for...

...residential housing credit payment data and storage of the data in the
   repository, releasing consumer *credit* *information* to an authorized
   provider as a score on provider request and with consumer
   authorization. The...
...   System is for residential lease and *mortgage* payment
   processing, data collection, *management* and reporting as applied to
   e.g. the National Housing Credit Repository protocol...

21/3,K/27   (Item 27 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012773873   **Image available**
WPI Acc No: 1999-580100/199949
XRPX Acc No: N99-428281
   **Computer system for managing allocation of mortgage risk between mortgage
   originator and funding institution**

                    Caryn Wesner-Early EIC 3600 December 2, 2003 3

Patent Assignee: FEDERAL HOME LOAN BANK CHICAGO (HOME-N)
Inventor: GOULD K L; LUNDSTROM R D; POLLOCK A J; WHELAN F D
Number of Countries: 001   Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5966700	A	19991012	US 97997119	A	19971223	199949	B

Priority Applications (No Type Date): US 97997119 A 19971223
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5966700	A		33	G06F-015/00	

Abstract (Basic):
...   data including principal amount, interest-rate, loan to value
   ratio and debt ratio from the *mortgage* originator. A memory
   database stores data relating to the *mortgage* loan...
...International Patent Class (Additional): *G06F-017/60*

  21/3,K/28   (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012409082   **Image available**
WPI Acc No: 1999-215190/199918
XRPX Acc No: N99-158355
  Loan application processing method
Patent Assignee: IMX INC (IMXI-N); IMX MORTGAGE EXCHANGE (IMXM-N)
Inventor: ADIGA S; FRASER S K; PAYANKANNUR S
Number of Countries: 021   Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9913425	A1	19990318	WO 98US18934	A	19980911	199918	B
US 5995947	A	19991130	US 97928559	A	19970912	200003	
EP 1012769	A1	20000628	EP 98946943	A	19980911	200035	
			WO 98US18934	A	19980911		

Priority Applications (No Type Date): US 97928559 A 19970912
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9913425	A1	E	47	G06F-017/60	

   Designated States (National): CA
   Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
   MC NL PT SE

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5995947	A			G06F-017/00	
EP 1012769	A1	E		G06F-017/60	Based on patent WO 9913425

   Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
   LU MC NL PT SE

Abstract (Basic):
...   A *database* of pending loan applications e.g. home *mortgage*
   loan applications, and their status are maintained at a *database*
   server. Each party to a loan can search and modify the database
   according to their...
International Patent Class (Main): *G06F-017/00*...

...*G06F-017/60*

  21/3,K/34   (Item 34 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

07382944   **Image available**
LAND INFORMATION DISTRIBUTION SYSTEM, LAND INFORMATION DISTRIBUTION DEVICE,

LAND INFORMATION DISTRIBUTION METHOD AND STORAGE MEDIUM

                              ABSTRACT
... land information distribution device, the identification information
included in the retrieval result retrieved from a *mortgage* information
database owned by the retriever, obtains map information and
environmental information corresponding to the received identification...

21/AZ,TI/1   (Item 1 from file: 350)

015726944
  Automated mortgage fraud detection system for residential property,
  compares received *mortgage* loan application queries with property and
  sales data stored in *database*

21/AZ,TI/2   (Item 2 from file: 350)

015648356
  Internet-based mortgage delinquency information managing/reporting system
  for real estate loans, produces form for entering new delinquency
  information, when user selects appropriate interface and stores new entry
  information

21/AZ,TI/3   (Item 3 from file: 350)

015616351
  Mortgage insurance claim processing system for insurance company, has
  claim audit rulebase connecting to network for performing audit and
  providing results to servicer submitting claim to service terminal

21/AZ,TI/4   (Item 4 from file: 350)

015571694
  System and method for mortgage loan of vehicle using internet

21/AZ,TI/5   (Item 5 from file: 350)

015571575
  Method, program, medium and device for processing certification, mortgage
  and compensation of spam compensation

21/AZ,TI/6   (Item 6 from file: 350)

015535462
  Portfolio analysis facilitating method involves calculating loan spread
  for additional mortgage loan in accordance with contribution of
  additional mortgage loan to portfolio

21/AZ,TI/7   (Item 7 from file: 350)

015489979
  System for internet financial loan service using individual pension goods

21/AZ,TI/8   (Item 8 from file: 350)

015341175
  Loan package evaluating system for computer based financial assistance,
  determines credit grading for borrower based on which loan package data

is searched and compared by concealing personal information

21/AZ,TI/9   (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

015238272
 Asset *secured* *credit* application processing method involves receiving
 secured *credit* *approval* from decision maker through signal received
 by wireless communication device

21/AZ,TI/10   (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

014995699
 System for on-line mediating loan for consumption between non-merchants

21/AZ,TI/11   (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

014929613
 Internet implemented load evaluation and approval system has computer
 system containing loan approval software that evaluates borrower
 information and financial *information* *based* on loan approval criteria

21/AZ,TI/12   (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

014861362
 Credit card number entering method for e-commerce applications, involves
 registering user's credit card number into online database

21/AZ,TI/13   (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

014737733
 Automated mortgage fraud prevention method for property market, involves
 analyzing *mortgage* application information and prestored data in
 database to detect abnormal situation that results in fraud

21/AZ,TI/14   (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

014734830
 Appraisal report writing method for *database* of appraisal company and
 adoptable to *mortgage* ledger, and electronic transfer method thereof

21/AZ,TI/15   (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

014707554
 Bond issuing device includes bond issuing method

21/AZ,TI/16   (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

014585092
 Issuing and managing a portfolio of credit insurance policies over

reservation transaction number to customer and performs corresponding
inventory *mortgage* in inventory *database* when customer's order is
decided

21/AZ,TI/24   (Item 24 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

014004707
  Data processing system for managing several accounts providing home
  equity based credit has computer programmed to monitor financing events
  in each account and adjust account credit access in accordance with
  events

21/AZ,TI/25   (Item 25 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

013868780
  Prepayment score determination system for consumer *mortgage* loan
  applications, calculates prepayment score based on loan prepayment model
  and prepayment score generation model

21/AZ,TI/26   (Item 26 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

013617305
  Secured credit card products offering involves sending offer for selected
  credit card product to customer indicating details on security deposit
  and allotted credit limit

21/AZ,TI/27   (Item 27 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

012773873
  Computer system for managing allocation of mortgage risk between mortgage
  originator and funding institution

21/AZ,TI/28   (Item 28 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

012409082
  Loan application processing method

21/AZ,TI/29   (Item 29 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

012156600
  Car rental system - estimates car delivery time to user by adding
  inspection time with set up lending out time

21/AZ,TI/30   (Item 30 from file: 350)
DIALOG(R)File 350:(c) 2003   Thomson Derwent. All rts. reserv.

012140039
  Data processing system for administration of combined mortgage loan and
  life insurance program - includes interlinked computer and maintains
  mortgage collateral account and premium deposit account funded by single
  initial payment of participant

21/AZ,TI/31   (Item 31 from file: 350)

012045366
Inventory control method for computerised management in e.g. integration
production, sales, object flow, purchase service - involves performing
mortgage on warehouse item for received order, and subtracting inventory
basis of warehouse item before moving from inventory basis of whole unit

21/AZ,TI/32   (Item 32 from file: 350)

011761961
Electronic data processing system - prepares income tax returns
authorising refund payments and obtains secured credit card

21/AZ,TI/33   (Item 33 from file: 347)

07419901
CONTENTS SALE METHOD

21/AZ,TI/34   (Item 34 from file: 347)

07382944
LAND INFORMATION DISTRIBUTION SYSTEM, LAND INFORMATION DISTRIBUTION DEVICE,
LAND INFORMATION DISTRIBUTION METHOD AND STORAGE MEDIUM

21/AZ,TI/35   (Item 35 from file: 347)

07295107
ELECTRONIC SETTLEMENT SYSTEM AND DEVICE

21/AZ,TI/36   (Item 36 from file: 347)

06988825
ELECTRONIC BUSINESS TRANSACTION SYSTEM

?show files;ds
File 348:EUROPEAN PATENTS 1978-2003/Nov W04
         (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031127,UT=20031120
         (c) 2003 WIPO/Univentio

Set	Items	Description
S1	1377721	PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR ADMINI-STER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ? OR CONTROLL?
S2	397476	BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUITY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY??? OR IDENTIFICATION)
S3	47877	LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S4	937	MORTGAGE? ?
S5	198817	DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELATED)(2W)(FILES OR INFORMATION OR DATA) OR RDBMS OR DBMS
S6	257673	CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGROUND OR INFORMATION OR INFO) OR UNDERWRITING()CRITERIA OR (FICO OR (FAIR()ISAAC()CREDIT))()SCORE OR BORROWING()POWER OR SOLVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S7	1355	S4 OR (S2(5N)S3)
S8	256	S1(10N)S7
S9	10	S8(S)S5(S)S6
S10	10	IDPAT (sorted in duplicate/non-duplicate order)
S11	10	IDPAT (primary/non-duplicate records only)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00896432
SYSTEM METHODS AND COMPUTER PROGRAM PRODUCTS FOR OFFERING CONSUMER LOANS HAVING CUSTOMIZED TERMS FOR EACH CUSTOMER
SYSTEMES, PROCEDES ET PRODUITS DE PROGRAMMES INFORMATIQUES OFFRANT DES PRETS A LA CONSOMMATION PERSONNALISES EN FONCTION DE CHAQUE CLIENT
Patent Applicant/Assignee:
  AMERICAN EXPRESS COMPANY, World Financial Center, 200 Vesey Street, New York City, NY 10285, US, US (Residence), US (Nationality)
Inventor(s):
  ERICKSEN Brian, Kingston Place, Middle Way, Kingston Gorse, East Preston, West Sussex BN16 SB, GB,
Legal Representative:
  SILVERIO William R (et al) (agent), Alston & Bird LLP, Bank of America Plaza, Suite 4000, 101 South Tryon Street, Charlotte, NC 28280-4000, US
  ,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200229521 A2 20020411 (WO 0229521)
  Application: WO 2001US31257 20011005 (PCT/WO US0131257)
  Priority Application: US 2000238186 20001005
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
  SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9235

Fulltext Availability:
  Claims

Claim
... which may indicate a probability of default for a loan to a customer based on *credit* *rating* information and national averages or historical and/or projected statistics for similarly situated customers. According...

...based upon information received from one or more credit bureaus, and combined with default rate *information* *based* on credit application data or received from third parties. Moreover, different default rates for a...appreciated that the process perfonned by the system of the present invention in calculating customized *loan* terms for *loans* *secured* by securities and *loans* *secured* by real property is largely identical to the *process* for calculating customized *loan* terms for *loans* *secured* by cash, but for the step of calculating a recovery value, which is more speculative...expenses must be retrieved by the loan processor (block 1 0 300) module 55 from *databases* within the storage device 65, or from third parties via the network interface 70. Using...

DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00794331 **Image available**.
A SYSTEM AND METHOD FACILITATING MORTGAGE BANKING AND RELATED REAL ESTATE SERVICES
SYSTEME ET PROCEDE D'OPERATIONS BANCAIRES HYPOTHECAIRES ET SERVICES

IMMOBILIERS ASSOCIES
Patent Applicant/Inventor:
  KARKUKLY Mohammed, 2417 West McClean, Chicago, IL 60647, US, US
    (Residence), SY (Nationality)
  KARKUKLY Nahed, 2417 West McClean, Chicago, IL 60647, US, US (Residence),
    SY (Nationality)
Legal Representative:
  STEWART David L (et al) (agent), McDermott, Will & Emery, 600 13th
    Street, N.W., Washington, DC 20005-3096, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200127832 A1 20010419 (WO 0127832)
  Application: WO 2000US27599 20001006 (PCT/WO US0027599)
  Priority Application: US 99158143 19991008
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CZ DE
  DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9203

Fulltext Availability:
  Claims

Claim
... grooming, maid and cleaning services, security services, credit cards,
  banking, and relocation services and referral *database*. IO. The method
  of claim 2, further comprising receiving the information and at least one
  credit *report*, reviewing the information and at least one *credit*
  report, selecting a mortgage lender to send the information and at
  least one *credit* *report*, converting the information and at least one
  credit *report* into a format and forwarding the converted information
  and at least one *credit* *report* to the selected *mortgage* lender over
  the network for automatic *processing*, wherein the selected *mortgage*
  lender either denies the *mortgage* application or grants a mortgage
  commitment. I 1. The method of claim IO, further comprising...according
  to claim 35, further comprising
  instructions for converting the information and at least one *credit*
  report into a format for a selected mortgage lender and forwarding the
  converted information and at least one *credit* *report* to the selected
  mortgage lender over the network for automatic *processing*, wherein
  the selected *mortgage* lender either denies the *mortgage* application
  or grants a mortgage commitment.

  43 The computer-readable medium according to claim 42...

  11/3,K/10   (Item 10 from file: 349)
  DIALOG(R)File 349:PCT FULLTEXT
  (c) 2003 WIPO/Univentio. All rts. reserv.

  00151260
  SYSTEM FOR THE OPERATION OF A FINANCIAL ACCOUNT
  SYSTEME DE COMPTABILITE FINANCIERE
  Patent Applicant/Assignee:
    PROPRIETARY FINANCIAL PRODUCTS INC,
  Inventor(s):
    ATKINS Charles Agee,
  Patent and Priority Information (Country, Number, Date):
    Patent: WO 8808163 A1 19881020
    Application: WO 88US1198 19880414 (PCT/WO US8801198)

Fulltext Availability:
  Claims

English Abstract
  ...within a client account (10) is disclosed. The system accepts the
  client's financial objectives/*related* *information* and suggests the
  best realized investments and credit facilities. In the preferred
  embodiment, a mortgage (12) secured by the client's home (14) and asset
  account(s) (16) is *managed*. Funds used to amortize the *mortgage* are
  used to increase the designated asset account (16). When the client's
  borrowing *power* is less than a threshold value, the client's account
  (10) is imbalanced and the...

Claim
... remainder of funds received being
  used to increase an asset account rather than amortize the
  mortgage.

  46 A system for *processing* and supervising a
  plurality of client accounts comprising:
  a processing means;
  terminal means connected to...

  ...information
  from the processor;
  memory means connected to the
  processing means for the storage of *data* *files* and
  information pertaining to each client account;
  said *data* *files* comprising:
  a plurality of sub-accounts
  comprising at least one type of asset account and...

  ...amortize the mortgage;
  means for checking that the client
  account's present and expected future *borrowing* *power* is at
  least equal to respectivelya minimum present and future
  borrowing *power* specified by the financial institution; and
  means for communicating from the
  client to the processing...

11/AA,AZ,TI/1   (Item 1 from file: 349)

00942062
DIGITAL   OPTIONS   HAVING   DEMAND-BASED,   ADJUSTABLE   RETURNS,   AND   TRADING
    EXCHANGE THEREFOR
OPTIONS   NUMERIQUES   COMPORTANT DES RETOURS AJUSTABLES A BASE DE DEMANDE ET
    BOURSE D'ECHANGE A CET EFFET

11/AA,AZ,TI/2   (Item 2 from file: 349)

00896432
SYSTEM METHODS AND COMPUTER PROGRAM PRODUCTS FOR OFFERING CONSUMER LOANS
    HAVING CUSTOMIZED TERMS FOR EACH CUSTOMER
SYSTEMES, PROCEDES ET PRODUITS DE PROGRAMMES INFORMATIQUES OFFRANT DES
    PRETS A LA CONSOMMATION PERSONNALISES EN FONCTION DE CHAQUE CLIENT

11/AA,AZ,TI/3   (Item 3 from file: 349)

00867354
SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
SYSTEME DE PRETS HYPOTHECAIRES DEPENDANT DES OPERATIONS DE CARTE DE CREDIT

11/AA,AZ,TI/4   (Item 4 from file: 349)

00814140
A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK
PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL

11/AA,AZ,TI/5   (Item 5 from file: 349)

00806384
NETWORK   AND   LIFE   CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
    METHOD THEREOF
GESTION   D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
    DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

11/AA,AZ,TI/6   (Item 6 from file: 349)

00794331
A SYSTEM AND METHOD FACILITATING MORTGAGE BANKING AND RELATED REAL ESTATE
    SERVICES
SYSTEME   ET   PROCEDE   D'OPERATIONS   BANCAIRES   HYPOTHECAIRES   ET   SERVICES
    IMMOBILIERS ASSOCIES

11/AA,AZ,TI/7   (Item 7 from file: 349)

00760515
METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES
PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET

11/AA,AZ,TI/8   (Item 8 from file: 349)

00418748

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
    PROTECTION**
**SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION
    DE DROITS ELECTRONIQUES**

 11/AA,AZ,TI/9   (Item 9 from file: 349)

00344642

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
    PROTECTION**
**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION
    ELECTRONIQUE DES DROITS**

 11/AA,AZ,TI/10   (Item 10 from file: 349)

00151260

SYSTEM FOR THE OPERATION OF A FINANCIAL ACCOUNT
SYSTEME DE COMPTABILITE FINANCIERE

```
?show files;ds
File    2:INSPEC 1969-2003/Nov W4
          (c) 2003 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2003/Oct
          (c) 2003 ProQuest Info&Learning
File   65:Inside Conferences 1993-2003/Nov W5
          (c) 2003 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2003/Oct
          (c) 2003 The HW Wilson Co.
File  233:Internet & Personal Comp. Abs. 1981-2003/Jul
          (c) 2003, EBSCO Pub.
File  474:New York Times Abs 1969-2003/Dec 02
          (c) 2003 The New York Times
File  475:Wall Street Journal Abs 1973-2003/Dec 02
          (c) 2003 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File  256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct
          (c)2003 Info.Sources Inc
File  139:EconLit 1969-2003/Nov
          (c) 2003 American Economic Association


Set     Items    Description
S1    5264492    PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR ADMINI-
                 STER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ? OR CO-
                 NTROLL?
S2     214061    BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUI-
                 TY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY???
                 OR IDENTIFICATION)
S3     324034    LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S4      49746    MORTGAGE? ?
S5     419898    DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR
                 (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE?
                 ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELA-
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S6      84003    CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGR-
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                 CO OR (FAIR()ISAAC()CREDIT))()SCORE OR BORROWING()POWER OR SO-
                 LVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S7      54148    S4 OR (S2(5N)S3)
S8       2659    S1(10N)S7
S9          1    S8(S)S5(S)S6
S10         4    S5(S)S6(S)S7
S11         0    COLLATERAL(-)IDENTITY
S12        21    S8(10N)(S5 OR S6)
S13        18    S12 NOT PY>2000
S14        17    S12 NOT PD=20000311:20040131
S15        17    RD (unique items)
```

15/3,K/3   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03680498   INSPEC Abstract Number: D90002016
 Title: **Users reveal their mortgage-backed securities software strategies**
  Author(s): Koflowitz, L.; Kulkosky, V.
  Journal: Wall Street Computer Review   vol.7, no.7   p.30-6, 58, 74, 75
  Publication Date: April 1990 Country of Publication: USA
  CODEN: WSCRDQ ISSN: 0738-4343
  Language: English
  Subfile: D

   ...Abstract: into roughly three categories. First, there are many
products devoted exclusively to analyzing, trading and *processing*
mortgage-backed and their cousins, collateralized *mortgage* obligations
(CMOs). Second, there are online *databases* and services that provide the
vast, complex and difficult-to-compile data on MBS in...

  15/3,K/8   (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00201214   89PX09-002
   Accounting for the average user
   Hixson, Steve
   PCM , September 1, 1989 , v7 n3 p86, 1 Pages
   ISSN: 0747-0460

   ...functions, plus the capability to print financial statements, mailing
lists, labels, and checks, and offers *data* *base* *management* functions
for keeping *track* of personal records, addresses, loans, *mortgages*,
bank accounts, and credit cards. Personalized checks on fanfold paper are
available for a moderate...

  15/3,K/9   (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

07451674   NYT Sequence Number: 856860960818
HELPING SINGLE WOMEN TO BECOME HOMEOWNERS
Garbarine, Rachelle
New York Times, Col. 1, Pg. 9, Sec. 9
Sunday August 18 1996

ABSTRACT:
   ...women face; New Jersey Citizen Action steers low- and
moderate-income home buyers through the *mortgage* *process* and helps them
find houses to buy and resolve *credit*-*history* problems; photos (In the
Region: New Jersey) (M)

  15/3,K/10   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05869262
Marsden aims for Summit
  UK: MARSDEN HAS AUTOMATED MORTGAGE SYSTEM
Mortgage Finance Gazette (MFG)   Jun 1993 p.22
Language: ENGLISH

Marsden Building Society has automated its *mortgage* *processing* with the

installation of Summit *database* software, a portable open system, supplied by Quadra Computer Services. This runs on Unix on...

```
15/AA,AN,TI/1        (Item 1 from file: 2)
```

Title: Moving from paper to blips [Mortgage industry database]

```
15/AA,AN,TI/2        (Item 2 from file: 2)
```

Title: Neural network applications in management

```
15/AA,AN,TI/3        (Item 3 from file: 2)
```

Title: Users reveal their mortgage-backed securities software strategies

```
15/AA,AN,TI/4        (Item 4 from file: 2)
```

Title: Software at civilised prices

```
15/AA,AN,TI/5        (Item 5 from file: 2)
```

Title: Facilities management offers compromise DP solution

```
15/AA,AN,TI/6        (Item 1 from file: 35)
```

01449968
PUBLIC POLICY ISSUES RELATED TO FHA FINANCING: FHA BORROWERS, FHA LOAN
LIMIT AND HOME OWNERSHIP

```
15/AA,AN,TI/7        (Item 2 from file: 35)
```

01310575
AGENCY COSTS IN LOAN SALES: THEORY AND EVIDENCE

```
15/AA,AN,TI/8        (Item 1 from file: 233)
```

00201214   89PX09-002
   Accounting for the average user

```
15/AA,AN,TI/9        (Item 1 from file: 474)
```

07451674   NYT Sequence Number: 856860960818
HELPING SINGLE WOMEN TO BECOME HOMEOWNERS

```
15/AA,AN,TI/10       (Item 1 from file: 583)
```

Caryn Wesner-Early EIC 3600 December 3, 2003 1

05869262
Marsden aims for Summit
  UK: MARSDEN HAS AUTOMATED MORTGAGE SYSTEM

  15/AA,AN,TI/11   (Item 2 from file: 583)

05680331
Bankmaster RS
  IRELAND - ACT LAUNCHES NEW BANKING SOFTWARE

  15/AA,AN,TI/12.   (Item 3 from file: 583)

03658339
BUILDING SOCIETY CONTRACT FOR SIEMENS DATA SYSTEMS
  UK - BUILDING SOCIETY CONTRACT FOR SIEMENS DATA SYSTEMS

  15/AA,AN,TI/13   (Item 4 from file: 583)

03558246
NORTH OF ENGLAND BS AWARD CONTRACT TO SIEMENS DATA SYSTEMS
  UK - NORTH OF ENGLAND BS AWARD CONTRACT TO SIEMENS DATA SYSTEMS

  15/AA,AN,TI/14   (Item 5 from file: 583)

01808270
PUBLISHING HOLDINGS TO SELL MAGAZINE DIVISION
  UK - PUBLISHING HOLDINGS TO SELL MAGAZINE DIVISION

  15/AA,AN,TI/15   (Item 1 from file: 256)

00069795

TITLE: Mortgage Firm Embraces Client/Server, Improves Customer Service

  15/AA,AN,TI/16   (Item 1 from file: 139)

484941
TITLE: GIS and Spatial Analysis of Housing and Mortgage Markets
 AUTHOR(S) AFFILIATION: Fannie Mae Foundation

  15/AA,AN,TI/17   (Item 2 from file: 139)

293568
TITLE: Lender Forbearance: Evidence from Mortgage Delinquency Patterns
 AUTHOR(S) AFFILIATION: FL Atlantic U; Clemson U

```
?show files;ds
File   9:Business & Industry(R) Jul/1994-2003/Dec 02
         (c) 2003 Resp. DB Svcs.
File  15:ABI/Inform(R) 1971-2003/Dec 02
         (c) 2003 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2003/Dec 02
         (c) 2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group


Set     Items     Description
S1    7487273    PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR ADMINI-
                 STER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ? OR CO-
                 NTROLL?
S2     843606    BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUI-
                 TY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY???
                 OR IDENTIFICATION)
S3    1443446    LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S4     248880    MORTGAGE? ?
S5     879216    DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR
                 (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE?
                 ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELA-
                 TED)(2W)(FILES OR INFORMATION OR DATA) OR RDBMS OR DBMS
S6     134054    CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGR-
                 OUND OR INFORMATION OR INFO) OR UNDERWRITING()CRITERIA OR (FI-
                 CO OR (FAIR()ISAAC()CREDIT))()SCORE OR BORROWING()POWER OR SO-
                 LVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S7     298068    S4 OR (S2(5N)S3)
S8      38799    S1(10N)S7
S9         12    S8(S)S5(S)S6
S10        11    S9 NOT PY>2000
S11        10    S10 NOT PD=20000311:20040131
S12        10    RD (unique items)
```

12/3,K/1 (Item 1 from file: 15)

01827988 04-78979
Mining your business
Deck, Stewart
Computerworld v33n20 PP: 94-98 May 17, 1999
ISSN: 0010-4841 JRNL CODE: COW
WORD COUNT: 2393

...TEXT: customers' tendencies.

Black Rock combines credit history data received from banks, public
demographic data and *mortgage* information in a large, Sybase Inc.
database. It *tracks* individual bank customer information for three
years and tracks 1,300 variables for each of...

12/3,K/5 (Item 5 from file: 15)

01149278 97-98672
The risks of mortgage automation
Kunkel, Jim
Mortgage Banking v56n3 PP: 45-57 Dec 1995
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 3370

...TEXT: produce enormous savings, says Israel.

* Speed: Another non-issue. The need for speed in mortgage *credit*
report approvals may be another issue that has been overemphasized. "Who
is demanding superquick loan approval...

... members have a stake in preserving direct, hands-on involvement by
professional appraisers in the *mortgage* *process* . The institute is
concerned about the extent to which *data* *bases* will be relied on with
automated underwriting systems.

The Appraisal Institute's main concern is...

12/3,K/6 (Item 6 from file: 15)

00806419 94-55811
Is it really mortgage bias?
Anonymous
Credit Union Executive v34n1 PP: 6-8+ Jan/Feb 1994
ISSN: 1053-6744 JRNL CODE: CUE

...ABSTRACT: of studies showed almost no significant racial discrimination.
He feels that credit unions should use *credit* *history*, employment
history, and job stability when making loan decisions. According to
Schweitzer, one of the...

... the Boston Federal Reserve study is that it groups all financial
institutions into the same *data* *set*, even though different lenders have
different loan-offer functions and deal with different customers. It is
important to learn more about individual behavior in the *mortgage*
process , because the institutions do not discriminate, the individuals
do.

00177331 82-18892
Small Business Commercial Loan Selection Decision: An Empirical Evaluation
Jones, Nathaniel
American Journal of Small Business v6n4 PP: 41-49 Spring 1982
ISSN: 0363-9428 JRNL CODE: ASB

...ABSTRACT: models. A survey of decision makers of 6 banks scored 9
criteria (collateral, initial capitalization, *credit* *history*, deposit
relationships, future deposits, market area, managerial experience,
proforma data/actual *data*, *bank* policy) on a scale of importance in
decisions about making federally-funded, Small Business *Administration*-
guaranteed, new business, term commercial *loans*. The decision makers
differentiated the relative importance of the criteria in the small
business commercial...

12/AA,AN,TI/1   (Item 1 from file: 15)

01827988 04-78979
Mining your business

12/AA,AN,TI/2   (Item 2 from file: 15)

01523993 01-74981
Marketing's new toolbox

12/AA,AN,TI/3   (Item 3 from file: 15)

01197308 98-46703
**Racial discrimination in residential lending markets: Why empirical
researchers always see it and economic theorists never do**

12/AA,AN,TI/4   (Item 4 from file: 15)

01149280 97-98674
Automation produces duplicates and gaps

12/AA,AN,TI/5   (Item 5 from file: 15)

01149278 97-98672
The risks of mortgage automation

12/AA,AN,TI/6   (Item 6 from file: 15)

00806419 94-55811
Is it really mortgage bias?

12/AA,AN,TI/7   (Item 7 from file: 15)

00177331 82-18892
Small Business Commercial Loan Selection Decision: An Empirical Evaluation

12/AA,AN,TI/8   (Item 1 from file: 16)

07099230   Supplier Number: 60003365
**Intelliquis' Products Now Sold Through Best Buy; Company's TotalFax Product
  Carried by Nation's Leading Consumer Electronics Retailer.**

12/AA,AN,TI/9   (Item 2 from file: 16)

06803409   Supplier Number: 57532852
**HUD and MBA Announce Passport to Homeownership Initiative to Educate
  Consumers About the Mortgage Lending Process.**

12/AA,AN,TI/10   (Item 3 from file: 16)

06710182   Supplier Number: 56174836
**Southern Mortgage Reporting Provides Credit Reporting Interface to Loansoft
  Customers.**

```
?show files;ds
File 275:Gale Group Computer DB(TM) 1983-2003/Dec 02
        (c) 2003 The Gale Group

Set     Items   Description
S1      796960  PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR ADMINI-
                STER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ? OR CO-
                NTROLL?
S2      77731   BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUI-
                TY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY???
                OR IDENTIFICATION)
S3      56645   LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S4      4107    MORTGAGE? ?
S5      183751  DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR
                (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE?
                ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELA-
                TED)(2W)(FILES OR INFORMATION OR DATA) OR RDBMS OR DBMS
S6      2148    CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGR-
                OUND OR INFORMATION OR INFO) OR UNDERWRITING()CRITERIA OR (FI-
                CO OR (FAIR()ISAAC()CREDIT))()SCORE OR BORROWING()POWER OR SO-
                LVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S7      4731    S4 OR (S2(5N)S3)
S8      811     S1(10N)S7
S9      1       S8(S)S5(S)S6
S10     5       S5(S)S6(S)S7
S11     5       S10 NOT PY>2000
S12     5       S11 NOT PD=20000311:20040131
S13     5       RD (unique items)
```

13/AA,AN,TI/1
DIALOG(R)File 275:(c) 2003 The Gale Group. All rts. reserv.

02041745   SUPPLIER NUMBER: 19168042
Exploiting data mining at the application level. (Technology Information)

13/AA,AN,TI/2
DIALOG(R)File 275:(c) 2003 The Gale Group. All rts. reserv.

01850261   SUPPLIER NUMBER: 17367832
I spy online. (access to personal information online)

13/AA,AN,TI/3
DIALOG(R)File 275:(c) 2003 The Gale Group. All rts. reserv.

01442439   SUPPLIER NUMBER: 11032122
Our scenario: let the market handle privacy. (includes related articles on
   the imbalance in power between individuals and big organizations,
   historical and legal aspects of privacy and a person's value to direct
   marketers)

13/AA,AN,TI/4
DIALOG(R)File 275:(c) 2003 The Gale Group. All rts. reserv.

01367771   SUPPLIER NUMBER: 08678902
Using neural nets: making an expert network. (tutorial)

13/AA,AN,TI/5
DIALOG(R)File 275:(c) 2003 The Gale Group. All rts. reserv.

01243531   SUPPLIER NUMBER: 06317428
Digital Document Image Automation: one user's view. (an expanded discussion
   of some topics from Rober Zeek's forthcoming book, Digital Document Image
   Automation) (part 2)

```
?show files;ds
File  20:Dialog Global Reporter 1997-2003/Dec 03
         (c) 2003 The Dialog Corp.

Set     Items    Description
S1    1318319    BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUI-
                 TY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY???
                 OR IDENTIFICATION)
S2    2009959    LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S3     294342    MORTGAGE? ?
S4     375918    DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR
                 (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE?
                 ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELA-
                 TED)(2W)(FILES OR INFORMATION OR DATA) OR RDBMS OR DBMS
S5     169122    CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGR-
                 OUND OR INFORMATION OR INFO OR GRADE OR GRADING) OR UNDERWRIT-
                 ING()CRITERIA OR (FICO OR (FAIR()ISAAC()CREDIT))()SCORE OR BO-
                 RROWING()POWER OR SOLVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S6      62261    S1(5N)S2
S7     336652    S3 OR S6
S8        120    S4(S)S5(S)S7
S9         35    S4(10N)S5(10N)S7
S10     35470    S7(10N)(PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR
                 ADMINISTER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ?
                 OR CONTROLL?)
S11         8    S4(S)S5(S)S10
S12         3    S11 NOT PY>2000
S13         3    S12 NOT PD=20000311:20040131
S14         3    RD (unique items)
?logoff hold
         03dec03 11:07:34 User274830 Session D140.14
             $14.29   14.292 DialUnits File20
                 $4.35  3 Type(s) in Format  3
             $4.35  3 Types
     $18.64  Estimated cost File20
      $2.56  TELNET
     $21.20  Estimated cost this search
     $36.85  Estimated total session cost  21.841 DialUnits
```

```
?show files;ds
File  20:Dialog Global Reporter 1997-2003/Dec 03
        (c) 2003 The Dialog Corp.

Set     Items    Description
S1     1318319   BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUI-
                 TY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY???
                 OR IDENTIFICATION)
S2     2009959   LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S3      294342   MORTGAGE? ?
S4      375918   DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR
                 (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE?
                 ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELA-
                 TED)(2W)(FILES OR INFORMATION OR DATA) OR RDBMS OR DBMS
S5      169122   CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGR-
                 OUND OR INFORMATION OR INFO OR GRADE OR GRADING) OR UNDERWRIT-
                 ING()CRITERIA OR (FICO OR (FAIR()ISAAC()CREDIT))()SCORE OR BO-
                 RROWING()POWER OR SOLVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S6       62261   S1(5N)S2
S7      336652   S3 OR S6
S8         120   S4(S)S5(S)S7
S9          35   S4(10N)S5(10N)S7
S10      35470   S7(10N)(PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR
                 ADMINISTER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ?
                 OR CONTROLL?)
S11          8   S4(S)S5(S)S10
S12          3   S11 NOT PY>2000
S13          3   S12 NOT PD=20000311:20040131
S14          3   RD (unique items)
```

14/3,K/1
DIALOG(R)File 20:Dialog Global Reporter

09938344 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Intelliquis' Products Now Sold Through Best Buy; Company's TotalFax Product
    Carried by Nation's Leading Consumer Electronics Retailer
BUSINESS WIRE
March 07, 2000
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 380

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   of seven books, a database of more than 500 credit cards with
rankings, a free *credit* *report*, free *secured* VISA card and a budget
management system.
      Based in Draper, Utah, Intelliquis International Inc. (OTC BB: INTQ)
develops and produces Internet...

14/3,K/2
DIALOG(R)File 20:Dialog Global Reporter

09450998
: **Company announced launch of new services on its business to business**
    portal, eXweb.
EXTEL COMPANY NEWS
January 31, 2000
JOURNAL CODE: FEXT   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 75

      ... major product providers and online credit referencing service
enabling IFAs to verify their clients' public *credit* *information*.

14/3,K/3
DIALOG(R)File 20:Dialog Global Reporter

08203261 (USE FORMAT 7 OR 9 FOR FULLTEXT)
HUD and MBA Announce Passport to Homeownership Initiative to Educate
    Consumers About the Mortgage Lending Process
PR NEWSWIRE
November 12, 1999
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1138

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   log onto credit databases and perform a computerized evaluation of
a homebuyer's loan request, *credit* *history*, income, assets and debts to
determine if the person qualifies for a *mortgage* loan -- all in just two
minutes. The same evaluation *process* takes about four weeks when
performed by a lender without the aid of a computerized...

```
?show files;ds
File 476:Financial Times Fulltext 1982-2003/Dec 03
        (c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Dec 03
        (c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Dec 02
        (c) 2003 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 02
        (c) 2003 The Gale Group
File 624:McGraw-Hill Publications 1985-2003/Dec 02
        (c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2003/Dec 02
        (c) 2003 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 02
        (c) 2003 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc
File 148:Gale Group Trade & Industry DB 1976-2003/Dec 02
        (c)2003 The Gale Group
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Set	Items	Description
S1	12986525	PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR ADMINI-STER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ? OR CONTROLL?
S2	1603461	BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUITY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY??? OR IDENTIFICATION)
S3	2562867	LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S4	548009	MORTGAGE? ?
S5	1221017	DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE? ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELA-TED)(2W)(FILES OR INFORMATION OR DATA) OR RDBMS OR DBMS
S6	202506	CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGR-OUND OR INFORMATION OR INFO) OR UNDERWRITING()CRITERIA OR (FI-CO OR (FAIR()ISAAC()CREDIT))()SCORE OR BORROWING()POWER OR SO-LVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S7	638611	S4 OR (S2(5N)S3)
S8	80324	S1(10N)S7
S9	24	S8(S)S5(S)S6
S10	17	S9 NOT PY>2000
S11	16	S10 NOT PD=20000311:20040131
S12	10	RD (unique items)

08070617   SUPPLIER NUMBER: 17180029   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Servantis adds EDI features that speed loan originations.(Servantis Systems Inc., electronic data interchange enhancements to mortgage underwriting software)(Brief Article)
Tucker, Tracey
American Banker, v160, n156, p16(1)
August 15, 1995
DOCUMENT TYPE: Brief Article . .. ISSN: 0002-7561   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 337   LINE COUNT: 00032

...   for PC, AS400, and laptop platforms, includes four types of
transactions. A request transaction lets *mortgage* originators request,
track, and cancel the investigative credit reports needed to *process* a
mortgage loan.
    A result transaction transmits *mortgage* *credit* *report*
information back to the mortgage originator. The information can be viewed
on-line and then imported directly into an origination *data* *base*.
    A printed image transaction electronically moves credit report
information to a laser printer.
    There is...

07570393   SUPPLIER NUMBER: 15877072   (USE FORMAT 7 OR 9 FOR FULL TEXT)
CBR Mortgage Services unveils new operating system and production centers; credit reporting company invests in technology during industry slowdown.
Business Wire, p11181024
Nov 18, 1994
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 595   LINE COUNT: 00051

...   of this client server system will result in our ability to
re-configure credit data *processing* as the *mortgage* industry changes."
    The CBR *mortgage* *credit* *report* provides the mortgage lender
with essential, independently verified loan data, including salary and
employment information, information regarding an applicant's rental
payments, personal loan payment *information*, *bank* account balances,
previous mortgage histories, etc.
    CBR's mortgage credit reports meets all the standards...

12/AA,AN,TI/1   (Item 1 from file: 610)

20000307067B6073
Intelliquis' Products Now Sold Through Best Buy; Company's TotalFax Product
Carried by Nation's Leading Consumer Electronics Retailer

12/AA,AN,TI/2   (Item 2 from file: 610)

19991011284B1149
Southern Mortgage Reporting Provides Credit Reporting Interface to Loansoft
Customers

12/AA,AN,TI/3   (Item 1 from file: 613)

19991112DCF016
HUD and MBA Announce Passport to Homeownership Initiative to Educate
Consumers About the Mortgage Lending Process

12/AA,AN,TI/4   (Item 1 from file: 621)

01348277   Supplier Number: 46152385
MGIC ANNOUNCES MORTGAGE SCORING MODEL; STATISTICAL MODEL THAT PREDICTS
  MORTGAGE FORECLOSURE TO BE AVAILABLE APRIL 1

12/AA,AN,TI/5   (Item 1 from file: 813)

1236896
Cuomo Says FHA Will Use High-Speed Freddie Mac System to Evaluate Mortgage
    Applications in Just Two Minutes Announces U.S. Department of Housing

12/AA,AN,TI/6   (Item 1 from file: 148)

09980451   SUPPLIER NUMBER: 20111266
Collateral damage: refinancing constraints and regional recessions.

12/AA,AN,TI/7   (Item 2 from file: 148)

08418374   SUPPLIER NUMBER: 17854419
The risks of mortgage automation. (includes related articles)(Cover Story)

12/AA,AN,TI/8   (Item 3 from file: 148)

08070617   SUPPLIER NUMBER: 17180029
Servantis adds EDI features that speed loan originations.(Servantis Systems
  Inc., electronic data interchange enhancements to mortgage underwriting
  software)(Brief Article)

12/AA,AN,TI/9   (Item 4 from file: 148)

07570393 　 SUPPLIER NUMBER: 15877072
CBR Mortgage Services unveils new operating system and production centers;
   credit reporting company invests in technology during industry slowdown.

12/AA,AN,TI/10 　　　(Item 5 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

03505020 　 SUPPLIER NUMBER: 06317428
Digital Document Image Automation: one user's view. (an expanded discussion
   of some topics from Rober Zeek's forthcoming book, Digital Document Image
   Automation) (part 2)

```
?show files;ds
File  13:BAMP 2003/Nov W4
         (c) 2003 Resp. DB Svcs.
File  75:TGG Management Contents(R) 86-2003/Nov W3
         (c) 2003 The Gale Group
File 267:Finance & Banking Newsletters 2003/Dec 01
         (c) 2003 The Dialog Corp.
File 268:Banking Info Source 1981-2003/Nov W4
         (c) 2003 ProQuest Info&Learning
File 625:American Banker Publications 1981-2003/Dec 03
         (c) 2003 American Banker
File 626:Bond Buyer Full Text 1981-2003/Dec 03
         (c) 2003 Bond Buyer


Set      Items    Description
S1       865105   PROCESS??? OR MANAGEMENT OR MANAG??? OR TRACK??? OR ADMINI-
                  STER??? OR ADMINISTRATION OR SUPERINTEND? OR CONTROL? ? OR CO-
                  NTROLL?
S2       166400   BACKED OR GUARANTEED OR SUPPORTED OR SECURED OR HOME()EQUI-
                  TY OR COLLATERALI?ED OR COLLATERAL(3N)(IDENTITY OR IDENTIFY???
                  OR IDENTIFICATION)
S3       544323   LOAN? ? OR LEND??? OR BORROW??? OR CREDIT
S4       165054   MORTGAGE? ?
S5        74311   DATABASE? ? OR DATABANK? ? OR DATASET? ? OR DATAFILE? ? OR
                  (DATA OR INFORMATION)()(BASE? ? OR BANK? ? OR SET? ? OR FILE?
                  ?) OR DB OR (ORGANI?ED()COLLECTION? ? OR RELATED OR INTERRELA-
                  TED)(2W)(FILES OR INFORMATION OR DATA) OR RDBMS OR DBMS
S6        24829   CREDIT()(REPORT OR APPROVAL OR RATING OR HISTORY OR BACKGR-
                  OUND OR INFORMATION OR INFO) OR UNDERWRITING()CRITERIA OR (FI-
                  CO OR (FAIR()ISAAC()CREDIT))()SCORE OR BORROWING()POWER OR SO-
                  LVEN?? OR (DEBT(2N)INCOME)(2N)RATIO
S7       187310   S4 OR (S2(5N)S3)
S8        24775   S1(10N)S7
S9           22   S8(S)S5(S)S6
S10          20   S9 NOT PY>2000
S11          19   S10 NOT PD=20000311:20040131
S12          18   RD (unique items)
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1096319   Supplier Number: 01668385 (USE FORMAT 7 OR 9 FOR FULLTEXT)
"Don't You Already Have this Information?"
(Many companies, especially banks and credit card companies, have call
    center systems that are grossly ineffective; company systems need to be
    uniform and customer history should be easy to access)
Article Author(s): Tehrani, Rich
Call Center Solutions, v 17, n 3, p 12-16
September 1998
DOCUMENT TYPE: Journal ISSN: 0730-6156 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1860

ABSTRACT:
...which also handles his credit card. Despite being a client of the bank
and submitting *credit* *information* to them for his credit card, he still
had to go through a long application *process*. Following his *mortgage*
approval, he asked for an increase in credit limit for which the bank once
again...

...a frequent flyer program, the author also encountered the incompetencies
of the personnel and their *database* systems.
...

04559249
VENDOR GUIDE: CREDIT RISK PREDICTORS .
CREDIT RISK MANAGEMENT REPORT
November 29, 1999 VOL: 9 ISSUE: 23 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1160   RECORD TYPE: FULLTEXT

TEXT:
...that analyzes and scores customers using
more than 120 pre-defined summary attributes, a customized *credit*
report or scorecards. All three products can be accessed using Credit
Browser, a service delivering DMS...

...Street, NW
     Atlanta, GA 30309

     Experian
     http://www.experian.com
     Snapshot offers online small-business *credit* *information*.
Searching the *database* is free, reports including limited information
and no predictive risk factor are available for $5. Comprehensive
credit *information* including a predictive credit risk category is
available for $14.95 per report.
     Contact: Customer...Worth, TX 76102

     London Bridge   ·
     http://london-bridge.com
     Tools for origination and servicing of *mortgage* loans include
Enterprise Strategy *Processing*, a risk and behavioral scoring engine
that uses scores and decision trees to address credit...

...TMO (available only in the United States) is an online, real-
time, front-end loan-*processing* service that handles a *mortgage* loan
from application through closing.
Contact: Sales Department, United Kingdom, +44 171/403-1333
        25...

...to-computer retrieval
and analysis of bureau reports. The software formats application
inquiry data, selects *databases* and retrieves a *credit* *report*.
Credicheck then analyzes the report based on a user-specified score or
judgmental factors. .The...

...can
be in the form of vendor-supplied risk evaluation scorecards.
        Crediswitch is an online *database* accessing service,
incorporating Credicheck IV and Decision Assistant, but allows Magnum
to operate the most...

...based
pricing and can score "thin files" on debtors who don't have an
extensive *credit* *history*.
        Account Management Solutions provide life cycle management for
accounts, including response rates, early attrition, number...

   12/3,K/8   (Item 5 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

00004421
S&P Uses Levels To Fine Tune Its Mortgage Scoring
Mortgage-Backed Securities Letter
January 20, 1997 VOL: 12 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH   WORD COUNT: 704   RECORD TYPE: FULLTEXT

        (c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:
...us a higher degree of confidence than with manual due diligence," said
Frank Raiter, a *managing* director in S&P's residential *mortgage* group.
"This helps combat the stretching of underwriting groups," such as what
really constitutes an...

...it's billed; S&P can test the loan itself and give it the proper
credit *rating*. "We now have the ability to verify data on [a lender's]
tape," Raiter said... ·

...no longer be penalized simply because they hail from the Golden State.
Levels has a *database* that examines regional economies to predict any
significant home price shifts that might lead to...

...backed deals starting in February.
        At the heart of the system is a set of *databases* from some of the top
names in data research, including Case Shiller Weiss's home...

   12/3,K/11   (Item 8 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

00003152
 TECHNOLOGY CORNER
CREDIT RISK MANAGEMENT REPORT
March 10, 1997   VOL: 7 ISSUE: 4 DOCUMENT TYPE: NEWSLETTER

TEXT:
...credit card fraud, loan delinquency, and bankruptcy risk, will
be integrated with Tandem's relational *database* engine. (Eileen Quinn
Smith, Tandem, 408/285-6722.)

    Byte Ships New Product Version.   Seattle-based...

...connectivity interfaces, new modules and an on-line tutorial to
help users learn about the *mortgage* origination *process*. All major
credit bureaus now are integrated as well as Freddie Mac's Loan
Prospector...
...to develop OneScore, a credit scoring product to
assess small business loans. OneScore combines commercial *credit*
information with consumer credit data about principals and guarantors
of that business. The consumer information is...

 12/3,K/18   (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0161085
Servantis Adds EDI Features That Speed Loan Originations
American Banker - August 15, 1995; Pg. 16; Vol. 160, No. 156
WORD COUNT: 319

BYLINE:
By TRACEY TUCKER

TEXT:
...for PC, AS400, and laptop platforms,
includes four types of transactions. A request transaction lets *mortgage*
originators request, *track*, and cancel the investigative credit reports
needed to *process* a *mortgage* loan.
    A result transaction transmits *mortgage* *credit* *report* information
back
to the mortgage originator. The information can be viewed on-line and then
imported directly into an origination *data* *base*.
    A printed image transaction electronically moves credit report
information to a laser printer.
    There is...

```
12/AA,AN,TI/1       (Item 1 from file: 13)
```

```
1096319     Supplier Number: 01668385
```
"Don't You Already Have this Information?"


```
12/AA,AN,TI/2       (Item 1 from file: 75)
```

```
00206093     SUPPLIER NUMBER: 20111266
```
Collateral damage: refinancing constraints and regional recessions.


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12/AA,AN,TI/3       (Item 2 from file: 75)
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00166385     SUPPLIER NUMBER: 13995418
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12/AA,AN,TI/4       (Item 1 from file: 267)
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04559249
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VENDOR GUIDE: CREDIT RISK PREDICTORS


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12/AA,AN,TI/5       (Item 2 from file: 267)
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00038481
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   Credit Derivatives, The models grow ever sexier


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12/AA,AN,TI/6       (Item 3 from file: 267)
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00032446
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INFOLINQ HELPS CONNECT BANK LOAN SYSTEMS


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12/AA,AN,TI/7       (Item 4 from file: 267)
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00028419
```
 SUB-PRIME MORTGAGE BUSINESS INCREASES Market Entrants And Direct Marketing
Campaigns Cited


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12/AA,AN,TI/8       (Item 5 from file: 267)
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00004421
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 S&P Uses Levels To Fine Tune Its Mortgage Scoring


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12/AA,AN,TI/9       (Item 6 from file: 267)
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00003250
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BANKS AUTOMATE SALES FORCE TO GENERATE TARGETED OFFERS

12/AA,AN,TI/10   (Item 7 from file: 267)

00003153
INDUSTRY BRIEFS

12/AA,AN,TI/11   (Item 8 from file: 267)

00003152
TECHNOLOGY CORNER

12/AA,AN,TI/12   (Item 9 from file: 267)

00002741
SUB-PRIME LENDERS EXPAND MARKET PRESENCE   Competition Pressures Spur
Credit Risk Concerns

12/AA,AN,TI/13   (Item 1 from file: 268)

Marketing's new toolbox

12/AA,AN,TI/14   (Item 2 from file: 268)

Automation produces duplicates and gaps

12/AA,AN,TI/15   (Item 3 from file: 268)

The risks of mortgage automation

12/AA,AN,TI/16   (Item 1 from file: 625)

0180070
Credit Card Histories Offer Strong Indicator of Mortgage Quality

12/AA,AN,TI/17   (Item 2 from file: 625)

0179892
Credit Card Histories Offer Strong Indicator of Mortgage Quality

12/AA,AN,TI/18   (Item 3 from file: 625)

0161085
Servantis Adds EDI Features That Speed Loan Originations

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                   OR IDENTIFICATION)
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                            Investment,
                         Including Maturity
                            Date, Rate of
                         Interest *Collateral*,
Identity of
  Issue,
   Borrower,   Par or   Current
Lessor, or
  Similar
  Party   Maturity Value   Cost   Value

Comerica
  Short-Term
  Fund...

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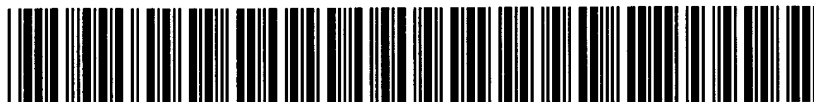
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